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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Leonard E. Frey et al.

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Title: TRANSACTION METHOD AND SYSTEM

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
 Washington, D.C. 20231

Sir:

Applicants submit herewith with the accompanying form PTO-1449 patents, publications, or other information of which they are aware, which they believe may be material to the examination of this application and in respect of which there may be a duty to disclose in accordance with 37 CFR 1.56.

While this Information Disclosure Statement may be material pursuant to 37 CFR 1.56 it is not intended to constitute an admission that any patent, publication or other information referred to therein is "prior art" for this invention unless specifically designated as such.

In accordance with 37 CFR 1.97(b) the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made or that no other material information as defined in 37 CFR 1.56(a) exists.

The Commissioner is authorized to charge any applicable fee under 37 C.F.R. Sect. 1.17(P) to deposit account 09-0457.

Respectfully submitted,

Date: 01/07/02

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